

Table XI.A.2.a Percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	40.6%	40.7%	35.9%
Census division:			
New England	37.1%	37.1%	39.1%
Middle Atlantic	36.7%	36.7%	39.8%
East North Central	42.2%	42.4%	34.6%
West North Central	43.8%	44.1%	33.0%
South Atlantic	44.7%	44.7%	45.8%
East South Central	44.1%	44.2%	39.2%
West South Central	43.4%	43.6%	31.3%
Mountain	41.2%	41.4%	33.2%
Pacific	34.6%	34.7%	30.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.A.2.a Standard errors for percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.59%	1.82%
Census division:			
New England	2.08%	2.12%	5.03%
Middle Atlantic	1.74%	1.77%	5.18%
East North Central	1.62%	1.66%	4.58%
West North Central	1.60%	1.64%	4.75%
South Atlantic	1.50%	1.51%	5.92%
East South Central	1.80%	1.83%	4.58%
West South Central	1.77%	1.80%	5.11%
Mountain	1.62%	1.65%	4.70%
Pacific	1.48%	1.50%	6.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.1 Number of civilian employees by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	142,619,609	123,213,270	19,406,339
Census division:			
New England	7,371,059	6,459,669	911,390
Middle Atlantic	19,212,333	16,671,702	2,540,631
East North Central	22,035,596	19,213,279	2,822,317
West North Central	10,650,026	9,147,073	1,502,953
South Atlantic	27,199,431	23,580,002	3,619,429
East South Central	7,791,964	6,613,808	1,178,156
West South Central	16,196,619	13,810,744	2,385,876
Mountain	10,084,757	8,682,251	1,402,506
Pacific	22,077,824	19,034,742	3,043,082

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Totals may not sum exactly because of rounding.

Table XI.B.1 Standard errors for number of civilian employees by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	979,307	861,828	465,074
Census division:			
New England	174,644	169,814	40,791
Middle Atlantic	454,264	318,101	324,295
East North Central	416,860	393,730	136,925
West North Central	182,255	169,433	67,152
South Atlantic	430,171	403,577	148,905
East South Central	174,159	154,671	80,053
West South Central	358,491	307,922	183,575
Mountain	168,853	151,922	73,696
Pacific	377,877	352,560	135,988

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Totals may not sum exactly because of rounding.

Table XI.B.2 Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	86.3%	84.3%	99.3%
Census division:			
New England	87.7%	86.0%	99.4%
Middle Atlantic	87.3%	85.4%	99.6%
East North Central	86.6%	85.0%	97.9%
West North Central	85.6%	83.4%	98.7%
South Atlantic	85.4%	83.2%	99.9%
East South Central	87.3%	85.1%	99.4%
West South Central	86.6%	84.5%	99.1%
Mountain	84.4%	82.0%	99.2%
Pacific	86.4%	84.2%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2 Standard errors for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.22%	0.11%
Census division:			
New England	0.60%	0.70%	0.24%
Middle Atlantic	0.60%	0.66%	0.20%
East North Central	0.59%	0.67%	0.56%
West North Central	0.53%	0.62%	0.53%
South Atlantic	0.46%	0.54%	0.05%
East South Central	0.60%	0.71%	0.20%
West South Central	0.57%	0.67%	0.35%
Mountain	0.52%	0.61%	0.44%
Pacific	0.50%	0.59%	0.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a Percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	76.8%	76.5%	78.5%
Census division:			
New England	75.2%	75.3%	74.4%
Middle Atlantic	74.5%	74.5%	74.3%
East North Central	75.3%	75.5%	73.9%
West North Central	76.4%	76.8%	74.2%
South Atlantic	78.1%	77.2%	82.8%
East South Central	78.4%	79.0%	75.7%
West South Central	79.6%	78.0%	87.4%
Mountain	74.9%	74.4%	77.6%
Pacific	77.7%	77.5%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a Standard errors for percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.54%
Census division:			
New England	0.98%	1.11%	1.61%
Middle Atlantic	0.89%	1.03%	1.10%
East North Central	0.92%	1.06%	1.25%
West North Central	0.81%	0.94%	1.16%
South Atlantic	0.75%	0.88%	0.75%
East South Central	1.05%	1.24%	1.06%
West South Central	1.02%	1.19%	1.04%
Mountain	0.90%	1.03%	1.52%
Pacific	0.97%	1.06%	2.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a.(1) Percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	75.2%	73.3%	85.3%
Census division:			
New England	73.7%	72.2%	83.2%
Middle Atlantic	73.8%	71.6%	86.4%
East North Central	75.0%	73.6%	83.9%
West North Central	77.5%	75.5%	88.0%
South Atlantic	74.6%	72.6%	84.6%
East South Central	75.7%	73.3%	87.8%
West South Central	75.4%	73.7%	83.1%
Mountain	74.0%	71.9%	84.3%
Pacific	76.8%	74.8%	87.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.a.(1) Standard errors for percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.34%	0.50%
Census division:			
New England	0.86%	1.02%	0.94%
Middle Atlantic	0.88%	0.83%	2.81%
East North Central	1.06%	1.21%	0.94%
West North Central	0.63%	0.72%	0.95%
South Atlantic	0.68%	0.78%	0.79%
East South Central	0.94%	1.06%	1.37%
West South Central	0.85%	0.97%	1.37%
Mountain	0.83%	0.98%	0.88%
Pacific	0.79%	0.91%	1.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b Percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	57.7%	56.0%	67.0%
Census division:			
New England	55.5%	54.4%	61.9%
Middle Atlantic	55.0%	53.3%	64.2%
East North Central	56.5%	55.6%	62.0%
West North Central	59.2%	58.0%	65.4%
South Atlantic	58.2%	56.0%	70.1%
East South Central	59.3%	57.9%	66.5%
West South Central	60.0%	57.5%	72.6%
Mountain	55.4%	53.5%	65.5%
Pacific	59.7%	58.0%	69.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b Standard errors for percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.60%
Census division:			
New England	1.11%	1.29%	1.51%
Middle Atlantic	0.93%	1.01%	1.74%
East North Central	1.01%	1.16%	1.25%
West North Central	0.82%	0.95%	1.27%
South Atlantic	0.79%	0.90%	0.98%
East South Central	1.04%	1.22%	1.20%
West South Central	1.13%	1.27%	1.71%
Mountain	0.94%	1.08%	1.35%
Pacific	1.02%	1.11%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b.(1) Percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	59.6%	57.8%	67.4%
Census division:			
New England	59.5%	56.5%	76.0%
Middle Atlantic	57.5%	57.0%	59.9%
East North Central	65.7%	64.7%	70.5%
West North Central	61.2%	60.7%	63.5%
South Atlantic	63.9%	59.0%	85.0%
East South Central	64.9%	60.7%	82.4%
West South Central	64.5%	61.5%	76.1%
Mountain	61.4%	59.9%	67.7%
Pacific	43.2%	44.9%	36.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.B.2.b.(1) Standard errors for percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.56%	1.49%
Census division:			
New England	1.82%	2.15%	2.51%
Middle Atlantic	1.89%	1.57%	8.11%
East North Central	1.23%	1.36%	2.93%
West North Central	1.37%	1.49%	3.44%
South Atlantic	1.17%	1.37%	1.49%
East South Central	1.62%	1.84%	2.47%
West South Central	1.58%	1.74%	3.07%
Mountain	1.33%	1.47%	3.10%
Pacific	1.46%	1.65%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.1 Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	6,324	6,101	7,494
Census division:			
New England	6,781	6,564	8,503
Middle Atlantic	6,647	6,446	8,081
East North Central	6,429	6,198	7,928
West North Central	6,122	5,950	6,916
South Atlantic	6,298	6,101	7,225
East South Central	5,775	5,610	6,461
West South Central	5,929	5,806	6,379
Mountain	6,163	5,970	7,129
Pacific	6,565	6,114	9,341

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	24.20	26.96	46.03
Census division:			
New England	75.55	82.92	91.97
Middle Atlantic	62.34	68.41	211.75
East North Central	64.46	71.03	132.74
West North Central	54.72	60.52	113.34
South Atlantic	55.55	65.37	79.44
East South Central	69.71	74.33	167.73
West South Central	88.91	104.83	113.76
Mountain	61.09	69.06	118.10
Pacific	66.16	67.58	172.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	1,247	1,325	835
Census division:			
New England	1,589	1,592	1,568
Middle Atlantic	1,367	1,436	877
East North Central	1,315	1,366	985
West North Central	1,152	1,313	408
South Atlantic	1,309	1,440	693
East South Central	1,216	1,336	717
West South Central	1,103	1,209	714
Mountain	1,167	1,265	674
Pacific	1,122	1,098	1,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	12.08	13.19	24.44
Census division:			
New England	42.20	47.01	56.38
Middle Atlantic	42.85	40.97	124.10
East North Central	25.31	28.23	42.03
West North Central	26.61	28.52	38.35
South Atlantic	27.43	32.67	25.48
East South Central	42.43	50.38	42.68
West South Central	38.98	42.09	75.05
Mountain	29.51	33.25	46.31
Pacific	32.84	35.03	91.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.3 Percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	19.7%	21.7%	11.1%
Census division:			
New England	23.4%	24.2%	18.4%
Middle Atlantic	20.6%	22.3%	10.9%
East North Central	20.5%	22.0%	12.4%
West North Central	18.8%	22.1%	5.9%
South Atlantic	20.8%	23.6%	9.6%
East South Central	21.1%	23.8%	11.1%
West South Central	18.6%	20.8%	11.2%
Mountain	18.9%	21.2%	9.4%
Pacific	17.1%	18.0%	13.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.21%	0.31%
Census division:			
New England	0.62%	0.72%	0.64%
Middle Atlantic	0.65%	0.63%	1.29%
East North Central	0.38%	0.44%	0.50%
West North Central	0.44%	0.46%	0.56%
South Atlantic	0.45%	0.55%	0.38%
East South Central	0.73%	0.86%	0.68%
West South Central	0.64%	0.62%	1.29%
Mountain	0.49%	0.57%	0.67%
Pacific	0.48%	0.56%	0.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.4 Percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	53.9%	55.3%	47.5%
Census division:			
New England	49.4%	52.0%	35.4%
Middle Atlantic	51.1%	54.4%	35.6%
East North Central	49.1%	50.6%	41.3%
West North Central	53.5%	53.6%	53.0%
South Atlantic	57.2%	58.1%	53.5%
East South Central	56.3%	56.2%	56.6%
West South Central	58.6%	57.8%	61.5%
Mountain	52.7%	54.4%	45.5%
Pacific	54.5%	57.5%	41.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.C.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.27%	0.48%
Census division:			
New England	0.74%	0.88%	0.59%
Middle Atlantic	0.66%	0.73%	0.93%
East North Central	0.63%	0.71%	1.24%
West North Central	0.68%	0.75%	1.59%
South Atlantic	0.58%	0.64%	1.23%
East South Central	0.72%	0.83%	1.44%
West South Central	0.75%	0.92%	0.82%
Mountain	0.62%	0.69%	1.28%
Pacific	0.67%	0.73%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.1 Average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	18,083	17,710	19,357
Census division:			
New England	19,498	18,733	21,955
Middle Atlantic	19,196	18,627	20,638
East North Central	18,200	17,773	19,686
West North Central	17,150	16,899	18,096
South Atlantic	17,931	17,928	17,939
East South Central	16,373	16,423	16,183
West South Central	17,247	17,227	17,362
Mountain	17,431	17,259	17,997
Pacific	18,352	17,578	20,664

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	70.45	84.41	126.28
Census division:			
New England	264.17	333.80	244.56
Middle Atlantic	196.34	222.23	565.79
East North Central	204.29	246.98	345.31
West North Central	153.94	183.60	225.91
South Atlantic	148.34	180.59	191.16
East South Central	235.16	271.85	450.31
West South Central	242.43	271.42	488.68
Mountain	159.96	193.76	256.11
Pacific	210.69	250.31	328.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	4,680	4,956	3,739
Census division:			
New England	4,987	5,075	4,704
Middle Atlantic	4,155	4,865	2,356
East North Central	3,960	4,181	3,190
West North Central	4,662	4,992	3,418
South Atlantic	5,340	5,612	4,312
East South Central	4,608	4,777	3,955
West South Central	5,659	5,566	6,196
Mountain	4,580	4,888	3,567
Pacific	4,643	4,798	4,180

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	53.78	56.41	116.95
Census division:			
New England	165.46	213.27	142.04
Middle Atlantic	191.20	141.27	330.31
East North Central	102.07	116.39	196.99
West North Central	119.49	142.72	190.74
South Atlantic	115.37	142.23	102.27
East South Central	137.71	166.22	178.98
West South Central	171.29	196.50	261.69
Mountain	111.25	135.23	157.50
Pacific	156.46	190.69	259.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.3 Percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	25.9%	28.0%	19.3%
Census division:			
New England	25.6%	27.1%	21.4%
Middle Atlantic	21.6%	26.1%	11.4%
East North Central	21.8%	23.5%	16.2%
West North Central	27.2%	29.5%	18.9%
South Atlantic	29.8%	31.3%	24.0%
East South Central	28.1%	29.1%	24.4%
West South Central	32.8%	32.3%	35.7%
Mountain	26.3%	28.3%	19.8%
Pacific	25.3%	27.3%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.31%	0.56%
Census division:			
New England	0.74%	1.00%	0.61%
Middle Atlantic	0.94%	0.77%	1.40%
East North Central	0.54%	0.65%	0.87%
West North Central	0.71%	0.87%	1.07%
South Atlantic	0.64%	0.78%	0.62%
East South Central	0.74%	0.89%	1.02%
West South Central	1.12%	1.28%	1.72%
Mountain	0.64%	0.79%	0.83%
Pacific	0.78%	0.99%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.4 Percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	28.4%	26.8%	35.4%
Census division:			
New England	33.6%	30.4%	51.0%
Middle Atlantic	32.7%	28.5%	52.6%
East North Central	32.6%	30.1%	45.8%
West North Central	29.2%	28.1%	34.0%
South Atlantic	25.2%	24.5%	28.1%
East South Central	27.4%	27.0%	29.2%
West South Central	22.5%	24.1%	16.3%
Mountain	27.9%	26.6%	33.7%
Pacific	27.6%	25.3%	37.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.D.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.26%	0.68%
Census division:			
New England	0.88%	1.03%	0.97%
Middle Atlantic	0.86%	0.69%	1.52%
East North Central	0.66%	0.73%	1.44%
West North Central	0.62%	0.69%	1.59%
South Atlantic	0.53%	0.56%	1.34%
East South Central	0.72%	0.81%	1.65%
West South Central	0.72%	0.85%	0.82%
Mountain	0.58%	0.66%	1.08%
Pacific	0.69%	0.77%	1.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	12,446	12,124	13,960
Census division:			
New England	13,868	13,371	17,341
Middle Atlantic	13,273	12,753	16,791
East North Central	12,884	12,603	15,108
West North Central	11,483	11,444	11,732
South Atlantic	11,972	11,768	12,805
East South Central	11,242	11,237	11,267
West South Central	11,868	11,815	12,036
Mountain	11,993	11,642	13,334
Pacific	13,032	12,202	16,041

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	53.30	60.14	107.85
Census division:			
New England	215.15	236.22	371.70
Middle Atlantic	167.61	182.37	332.25
East North Central	158.68	168.72	408.14
West North Central	118.60	128.13	309.95
South Atlantic	105.64	125.34	141.75
East South Central	206.61	224.44	527.15
West South Central	166.22	196.39	304.00
Mountain	148.98	179.42	180.87
Pacific	142.51	162.86	185.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	3,310	3,376	2,996
Census division:			
New England	3,520	3,600	2,959
Middle Atlantic	3,176	3,381	1,789
East North Central	3,072	3,109	2,782
West North Central	3,183	3,274	2,597
South Atlantic	3,569	3,672	3,148
East South Central	3,052	3,138	2,632
West South Central	3,735	3,709	3,818
Mountain	3,075	3,228	2,490
Pacific	3,187	3,187	3,186

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	30.68	35.96	44.77
Census division:			
New England	101.93	114.94	166.63
Middle Atlantic	104.46	118.03	118.16
East North Central	73.24	80.64	128.93
West North Central	82.71	91.71	164.03
South Atlantic	70.84	86.62	68.21
East South Central	106.70	126.34	114.83
West South Central	86.08	100.27	171.47
Mountain	65.57	78.31	97.66
Pacific	95.57	116.83	126.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	27.8%	21.5%
Census division:			
New England	25.4%	26.9%	17.1%
Middle Atlantic	23.9%	26.5%	10.7%
East North Central	23.8%	24.7%	18.4%
West North Central	27.7%	28.6%	22.1%
South Atlantic	29.8%	31.2%	24.6%
East South Central	27.2%	27.9%	23.4%
West South Central	31.5%	31.4%	31.7%
Mountain	25.6%	27.7%	18.7%
Pacific	24.5%	26.1%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.29%	0.33%
Census division:			
New England	0.71%	0.85%	0.85%
Middle Atlantic	0.76%	0.89%	0.70%
East North Central	0.62%	0.70%	0.91%
West North Central	0.74%	0.83%	1.32%
South Atlantic	0.57%	0.70%	0.57%
East South Central	1.04%	1.21%	1.60%
West South Central	0.69%	0.79%	1.46%
Mountain	0.56%	0.70%	0.67%
Pacific	0.67%	0.89%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.4 Percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	17.7%	17.8%	17.1%
Census division:			
New England	17.0%	17.6%	13.6%
Middle Atlantic	16.2%	17.1%	11.8%
East North Central	18.3%	19.3%	12.9%
West North Central	17.3%	18.3%	13.0%
South Atlantic	17.6%	17.4%	18.5%
East South Central	16.3%	16.8%	14.2%
West South Central	18.9%	18.1%	22.2%
Mountain	19.4%	19.0%	20.8%
Pacific	17.9%	17.2%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.E.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.16%	0.18%	0.41%
Census division:			
New England	0.57%	0.64%	0.94%
Middle Atlantic	0.55%	0.45%	1.81%
East North Central	0.45%	0.49%	1.06%
West North Central	0.41%	0.46%	0.88%
South Atlantic	0.33%	0.39%	0.42%
East South Central	0.48%	0.54%	1.03%
West South Central	0.48%	0.54%	0.79%
Mountain	0.40%	0.47%	0.64%
Pacific	0.47%	0.55%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.1 Percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	81.0%	84.5%	65.1%
Census division:			
New England	79.9%	83.2%	61.8%
Middle Atlantic	69.8%	77.7%	32.9%
East North Central	88.7%	90.7%	78.3%
West North Central	92.1%	93.4%	86.2%
South Atlantic	84.4%	86.1%	76.7%
East South Central	92.8%	93.9%	88.2%
West South Central	87.9%	92.1%	71.6%
Mountain	86.3%	89.0%	75.2%
Pacific	62.0%	67.4%	38.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.1 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.51%	1.65%
Census division:			
New England	1.65%	1.86%	2.62%
Middle Atlantic	2.05%	1.48%	4.72%
East North Central	0.95%	0.95%	3.02%
West North Central	0.71%	0.79%	1.54%
South Atlantic	1.07%	1.28%	1.63%
East South Central	0.99%	1.11%	2.32%
West South Central	2.11%	1.36%	7.64%
Mountain	1.18%	1.35%	2.46%
Pacific	1.48%	1.72%	2.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	1,614	1,696	1,087
Census division:			
New England	1,628	1,730	575
Middle Atlantic	1,610	1,658	847
East North Central	1,562	1,640	972
West North Central	1,738	1,807	1,407
South Atlantic	1,608	1,717	1,043
East South Central	1,646	1,804	954
West South Central	1,693	1,785	1,270
Mountain	1,677	1,771	1,124
Pacific	1,462	1,503	1,018

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	13.89	15.59	25.59
Census division:			
New England	50.16	56.32	43.07
Middle Atlantic	47.09	49.23	109.81
East North Central	37.50	40.68	96.73
West North Central	40.06	44.46	91.30
South Atlantic	31.31	37.25	43.00
East South Central	45.24	50.69	59.14
West South Central	40.49	46.89	68.16
Mountain	38.71	43.48	57.14
Pacific	40.57	43.76	69.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	2,888	3,069	2,015
Census division:			
New England	2,917	3,285	1,310
Middle Atlantic	2,836	2,985	1,896
East North Central	2,796	3,023	1,899
West North Central	3,107	3,323	2,151
South Atlantic	2,850	3,029	2,050
East South Central	2,914	3,143	1,942
West South Central	3,032	3,077	2,695
Mountain	3,037	3,215	2,327
Pacific	2,741	2,879	1,961

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	32.06	37.13	65.09
Census division:			
New England	121.54	151.43	80.66
Middle Atlantic	90.96	103.42	133.99
East North Central	86.09	100.03	174.97
West North Central	89.17	106.14	133.23
South Atlantic	69.85	81.77	198.90
East South Central	108.54	120.58	220.51
West South Central	95.73	107.10	145.13
Mountain	97.34	112.95	183.47
Pacific	103.37	118.85	156.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.4 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	62.7%	60.6%	72.0%
Census division:			
New England	62.2%	58.7%	80.8%
Middle Atlantic	64.3%	63.9%	66.4%
East North Central	57.9%	56.5%	65.7%
West North Central	52.2%	49.7%	63.6%
South Atlantic	67.1%	63.6%	81.8%
East South Central	60.7%	58.7%	69.1%
West South Central	62.4%	60.9%	68.4%
Mountain	58.8%	55.8%	71.2%
Pacific	68.2%	66.5%	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.4 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.61%	1.43%
Census division:			
New England	2.05%	2.41%	1.74%
Middle Atlantic	1.97%	1.66%	8.27%
East North Central	1.51%	1.70%	3.12%
West North Central	1.67%	1.93%	3.05%
South Atlantic	1.18%	1.42%	1.30%
East South Central	1.80%	2.09%	3.15%
West South Central	1.76%	1.93%	3.89%
Mountain	1.48%	1.73%	2.36%
Pacific	1.42%	1.63%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	25.09	25.89	22.06
Census division:			
New England	23.62	24.83	18.88
Middle Atlantic	23.68	25.01	17.73
East North Central	25.18	26.05	21.23
West North Central	25.77	26.42	23.45
South Atlantic	25.11	25.61	23.40
East South Central	27.38	27.31	27.60
West South Central	28.26	28.63	26.95
Mountain	24.97	25.08	24.59
Pacific	23.45	24.94	17.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.11	0.12	0.23
Census division:			
New England	0.34	0.43	0.30
Middle Atlantic	0.32	0.36	0.57
East North Central	0.30	0.34	0.52
West North Central	0.28	0.33	0.47
South Atlantic	0.23	0.28	0.35
East South Central	0.32	0.34	0.84
West South Central	0.33	0.38	0.62
Mountain	0.29	0.29	0.77
Pacific	0.29	0.29	0.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	20.3%	20.5%	19.5%
Census division:			
New England	19.6%	19.6%	21.4%
Middle Atlantic	19.6%	19.6%	19.7%
East North Central	19.7%	20.0%	17.9%
West North Central	20.5%	20.7%	19.3%
South Atlantic	20.9%	21.1%	20.1%
East South Central	20.9%	21.4%	18.7%
West South Central	21.0%	21.1%	20.7%
Mountain	19.9%	20.1%	18.8%
Pacific	20.5%	20.6%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2016

Census division	Civilian **	Private sector	State/local government sector
United States	0.13%	0.14%	0.22%
Census division:			
New England	0.52%	0.52%	3.77%
Middle Atlantic	0.47%	0.51%	1.01%
East North Central	0.27%	0.29%	0.60%
West North Central	0.41%	0.45%	0.94%
South Atlantic	0.34%	0.38%	0.33%
East South Central	0.36%	0.42%	0.43%
West South Central	0.34%	0.39%	0.60%
Mountain	0.32%	0.37%	0.58%
Pacific	0.39%	0.44%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.